

SV FINANCIAL, INC.

	CPP Disbursement Date 04/10/2009	RSSD (Holding Company) 3093919	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$227	\$242	6.6%		
Loans	\$144	\$150	4.1%		
Construction & development	\$5	\$7	38.6%		
Closed-end 1-4 family residential	\$19	\$19	0.8%		
Home equity	\$6	\$7	8.3%		
Credit card	\$1	\$1	0.5%		
Other consumer	\$3	\$2	-37.0%		
Commercial & Industrial	\$32	\$27	-14.0%		
Commercial real estate	\$32	\$38	19.0%		
Unused commitments	\$38	\$40	7.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$34	\$56	62.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$15	\$18	22.6%		
Cash & balances due	\$23	\$7	-68.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$208	\$221	6.2%		
Deposits	\$193	\$202	4.6%		
Total other borrowings	\$13	\$18	43.5%		
FHLB advances	\$9	\$15	67.6%		
Equity					
Equity capital at quarter end	\$19	\$21	11.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	8.5%	--		
Tier 1 risk based capital ratio	11.6%	12.1%	--		
Total risk based capital ratio	13.4%	13.4%	--		
Return on equity ¹	9.7%	11.0%	--		
Return on assets ¹	0.8%	0.9%	--		
Net interest margin ¹	4.1%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	102.7%	145.7%	--		
Loss provision to net charge-offs (qtr)	26.1%	-1666.7%	--		
Net charge-offs to average loans and leases ¹	1.2%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	1.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.7%	2.2%	0.1%	0.0%	--
Home equity	1.1%	0.7%	0.0%	0.1%	--
Credit card	0.0%	0.9%	0.1%	0.0%	--
Other consumer	0.4%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.7%	1.2%	0.0%	0.0%	--
Commercial real estate	0.1%	0.8%	0.0%	0.0%	--
Total loans	1.5%	1.0%	0.3%	0.0%	--